

**Relevant System Table**  
**Core Business Process II - Student Aid Origination and Disbursement**

<b>Business Sub Process: : Pell Origination</b>	<b>SUB-PROCESS DECOMPOSITION</b>	<b>RELEVANT BUSINESS PROCESS SYSTEMS</b>
	1. Receive SAR/ISIR	CPS, MDE
	2. Package student aid	ED express, School Systems, 3 <sup>rd</sup> party servicer
	3. School performs required verification	ED express, School Systems, 3 <sup>rd</sup> party servicer
	4. Create origination record	ED express, LO
	5. Receive and process origination record	CDS, Financial Management Systems

<b>Business Sub Process: : Pell Disbursements</b>	<b>SUB-PROCESS DECOMPOSITION</b>	<b>RELEVANT BUSINESS PROCESS SYSTEMS</b>
	1. Calculate Pell amounts	School System, 3 <sup>rd</sup> party servicer
	2. Calculate authorization amounts	RFMS
	3. Process disbursement records	RFMS
	4. Analyze and send authorization to GAPS	RFMS, GAPS
	5. Update Statement of Account	RFMS
	6. Draw down Pell Grant funds	RFMS, GAPS
	7. Send disbursement records	RFMS

**Relevant System Table**  
**Core Business Process II - Student Aid Origination and Disbursement**

<b>Business Sub Process: : Campus-based Programs (FISAP Reporting)</b>	<b>SUB-PROCESS DECOMPOSITION</b>	<b>RELEVANT BUSINESS PROCESS SYSTEMS</b>
	1. Schools prepare and send FISAP to ED by October 1st	School system, ED Express, TIVWAN
	2. ED calculates awards and returns data to schools for verification/correction by November 15th	Campus Based System, Mail, telecom infrastructure
	3. Schools return edits/corrections to ED	Campus Based System, 3 <sup>rd</sup> party servicer, TIVWAN
	4. ED adjusts authorization based on edits by December 15th	TIVWAN, Campus Based System
	5. ED sends second round of edits to schools	TIVWAN, Campus Based System
	6. Schools generate and submit Edit II corrections for FISAP data.	TIVWAN, Campus Based System
	7. Schools verify FISAP data	School system, 3 <sup>rd</sup> party servicer
	8. Hold releases for 1999-2000 school awards transmitted to GAPS.	Campus based, GAPS
	9. Tentative awards and final awards for 2000-2001 calculated	Campus based, GAPS
	10. Final awards for 2000-2001 transmitted to GAPS	Campus based, GAPS
	11. Accounting files generated for 1999-2000 hold releases and for 2000-2001 awards	Campus based, GAPS

**Relevant System Table**  
**Core Business Process II - Student Aid Origination and Disbursement**

<b>Business Sub Process: Direct Loan Origination</b>	<b>SUB-PROCESS DECOMPOSITION</b>	<b>RELEVANT BUSINESS PROCESS SYSTEMS</b>
	1. Receive SAR/ISIR	MDE, CPS
	2. Package student aid	School systems, 3 <sup>rd</sup> party servicer, ED Express
	3. Perform required verification	School systems, NSLDS, 3 <sup>rd</sup> party servicer
	4. Create origination record	School systems, 3 <sup>rd</sup> party servicer systems, ED Express
	5. Create promissory note	School systems, 3 <sup>rd</sup> party servicer systems, ED Express, LO
	6. Process promissory note	School systems, 3 <sup>rd</sup> party servicer systems, ED Express, LO
	7. Create/or send borrower responsibilities disclosure	Postal and telecom infrastructure, LO, school system, 3 <sup>rd</sup> party servicer

<b>Business Sub Process: : Direct Loan Disbursement</b>	<b>SUB-PROCESS DECOMPOSITION</b>	<b>RELEVANT BUSINESS PROCESS SYSTEMS</b>
	1. Analyze funding needs	LO or School Systems
	2. Draw-down funds	LO, GAPS, School systems, EDEExpress
	3. Disburse funds to students	School systems
	4. Return excess cash	School systems, GAPS,
	5. Report account disbursements	ED Express, LO, School systems
	6. Process disbursement information	LO, CDS

**Relevant System Table**  
**Core Business Process II - Student Aid Origination and Disbursement**

<b>Business Sub Process Direct PLUS Loan</b>	<b>Decomposition of Sub Process</b>	<b>Relevant Business Systems</b>
	1. Create Origination Record	ED Express, School Systems , 3 <sup>rd</sup> Party Servicers
	2. Prepare Promissory Note	ED Express, School Systems , 3 <sup>rd</sup> Party Servicers
	3. Receive and Process Promissory Note	LO, CDS, Imaging
	4. Send Origination Record	ED Express, School Systems , 3 <sup>rd</sup> Party Servicers
	5. ED Receives Information	LOS, TIV Wan
	6. ED Requests Credit Report	LOS, Credit reporting agency systems
	7. Receive acknowledgement	ED Express, TIV Wan

**Relevant System Table**  
**Core Business Process II - Student Aid Origination and Disbursement**

<b>Business Sub Process: : Direct Consolidation Loan</b>	<b>SUB-PROCESS DECOMPOSITION</b>	<b>RELEVANT BUSINESS PROCESS SYSTEMS</b>
	1. Applicant completes and submits a combined application and promissory note	Mail and telecommunications infrastructure
	2. EDS, the direct loan consolidation contractor, receives, records, images and performs edits on the submitted application	Loan Consolidation System, Imaging system
	3. Loan Consolidation System (LCS) generates payoff balance requests to loan holders, DCS or to the Direct Loan Servicing Center.	Loan Consolidation System, Central Data System, Direct Loan Servicing System
	4. When payoff information has been returned from all identified lenders, the consolidation loan is processed, documents are imaged and a second round of edits is performed.	Loan Consolidation System, Lender systems, Postal and telecommunications infrastructure
	5. If the borrower meets the eligibility requirements for a Direct Consolidation Loan, checks for the underlying loan payoff amounts will be generated by ED, with funds provided by the Treasury, and sent to the various lenders. Electronic payments are made to the guaranty agencies for defaulted loans and to DLSS.	Loan Consolidation System, US Treasury systems
	6. The new loan record is passed to the Central Data System for forwarding to Direct Loan Servicing.	Loan Consolidation System, Central Data System, Direct Loan Servicing System